

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

IN RE: Robert W. Jackson  
Theresa A. Jackson

Case No.: 16-26255  
Judge: John K. Sherwood  
Chapter: 13

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original ☒ Modified/Notice Required ☒ Discharge Sought  
☒ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: Feb. 22, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The Debtor shall pay 400.00 Monthly to the Chapter 13 Trustee, starting on September 1, 2016 for approximately 36 months, then \$710.00 monthly starting September 1, 2019 for 24 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:  
Debtor wife expects dental payments to be reduced by approximately \$350.00 per month by September, 2019, hence the \$710.00 payment then.

**Part 2: Adequate Protection**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor). None

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to \_\_\_\_ (creditor). None

**Part 3: Priority Claims (Including Administrative Expenses)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
-NONE-		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
-NONE-					

**b. Modification**

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
-NONE-			

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

Creditor  
-NONE-

**e. Secured Claims to be paid in full through the Plan**

Creditor	Collateral	Total Amount to be Paid through the Plan
None		0.00

**Part 5: Unsecured Claims**

**a. Not separately classified** Allowed non-priority unsecured claims shall be paid:

\_\_\_\_ Not less than \$ \_\_\_\_ to be distributed *pro rata*

\_\_\_\_ Not less than \_\_\_\_ percent

  x   *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

## Part 7: Motions

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.**

### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Capital One Bank	Debtor's Real Estate	Judgment	\$1,200.00	\$270,000.00	\$45,950.00	\$237,910.00	\$1,200.00

### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
-NONE-		

### c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 5 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims

- 3) Pro rata to unsecured creditors  
4) \_\_\_\_\_  
5) \_\_\_\_\_  
6) \_\_\_\_\_

**d. Post-petition claims**

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9 : Modification**

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below **why** the Plan is being modified.

Explain below **how** the Plan is being modified

**To pay student loans with unsecured creditors**

**Puts student loans with unsecured creditors**

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☒ No

**Part 10: Sign Here**

The debtor(s) and the attorney for the debtor (if any) must sign this Plan.

Date Feb. 22, 2017

/s/ Robert Saul Molnar, Esq.

Robert Saul Molnar, Esq.

Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: Feb. 22, 2017

/s/ Robert W. Jackson

Robert W. Jackson

Debtor

Date: Feb. 22, 2017

/s/ Theresa A. Jackson

Theresa A. Jackson

Joint Debtor

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert W. Jackson  
 Theresa A. Jackson  
 Debtors

Case No. 16-26255-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Feb 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2017.

db/jdb  
 cr +Robert W. Jackson, Theresa A. Jackson, 59 Highland Street, Lincoln Park, NJ 07035-1930  
 +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516356165 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
 516510383 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516356166 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410-8110)  
 516522506 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 516568676 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516356168 +Bloomington/DSNB, P.O. Box 8218, Mason, OH 45040-8218  
 516385165 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516356169 +Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281  
 516356174 +Comenity Capital/J Jill, P.O. Box 182789, Columbus, OH 43218-2789  
 516356177 +Hayt, Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500  
 516510743 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
 516356180 +Macy's/DSNB, P.O. Box 17759, Clearwater, FL 33762-0759  
 516395362 NJCLASS, PO Box 548, Trenton, NJ 08825  
 516356182 New Jersey Healthcare Specialists P.C., P.O. Box 417191, Boston, MA 02241-7191  
 516356185 +New Jersey Higher Education, #4 Quakerbridge Plaza, P.O. Box 540, Trenton, NJ 08619-1241  
 516356183 +New Jersey Higher Education, P.O. Box 548, Trenton, NJ 08625-0548  
 516356187 +North Jersey Spine Group, LLC, 1680 Route 23 North, Suite 250, Wayne, NJ 07470-7520  
 516356188 One Main Financial, 5801 Colwell Boulevard, c/s Care Department, Irving, TX 75039  
 516356193 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp., 5005 N. River Boulevard NE, Cedar Rapids, IA 52411-6634)  
 516356192 +Thomas S. Iulo, DMD, 29 Station Road, Lincoln Park, NJ 07035-1749  
 516547837 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516520159 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 516356195 +Wells Fargo Home Mortgage, P.O. Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2017 23:55:37 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 22 2017 23:55:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516356171 E-mail/PDF: gecsed@recoverycorp.com Feb 22 2017 23:52:08 Care Credit/SYNCB, P.O. Box 965036, Orlando, FL 32896-5036  
 516356175 E-mail/Text: mrdiscen@discover.com Feb 22 2017 23:54:51 Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850-5316  
 516366739 E-mail/Text: mrdiscen@discover.com Feb 22 2017 23:54:51 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516356176 E-mail/PDF: gecsed@recoverycorp.com Feb 22 2017 23:52:10 Gap/SYNCB, P.O. Box 965005, Orlando, FL 32896-5005  
 516356178 E-mail/PDF: gecsed@recoverycorp.com Feb 22 2017 23:52:08 Lord & Taylor/SYNCB, P.O. Box 965015, Orlando, FL 32896-5015  
 516356186 +E-mail/Text: bnc@nordstrom.com Feb 22 2017 23:55:03 Nordstrom FSB, P.O. Box 13589, Scottsdale, AZ 85267-3589  
 516356189 E-mail/PDF: gecsed@recoverycorp.com Feb 22 2017 23:52:09 PC Richards/SYNCB, P.O. Box 965036, Orlando, FL 32896-5036  
 516581188 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 22 2017 23:58:26 Portfolio Recovery Associates, LLC, C/O nordstrom Fsb, POB 41067, Norfolk VA 23541  
 516581169 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 22 2017 23:58:27 Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541  
 516580954 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 22 2017 23:58:52 Portfolio Recovery Associates, LLC, c/o Onemain Financial Group, LLC, POB 41067, Norfolk VA 23541  
 516547617 E-mail/Text: bnc-quantum@quantum3group.com Feb 22 2017 23:55:28 Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788  
 516356190 +E-mail/PDF: gecsed@recoverycorp.com Feb 22 2017 23:52:29 SYNCB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Feb 22, 2017

516356167\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)  
516356170\* +Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281  
516356172\* Care Credit/SYNCEB, P.O. Box 965036, Orlando, FL 32896-5036  
516356181\* +Macy's/DSNB, P.O. Box 17759, Clearwater, FL 33762-0759  
516356184\* +New Jersey Higher Education, P.O. Box 548, Trenton, NJ 08625-0548  
516356194\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Corp., 5005 N. River Boulevard NE,  
Cedar Rapids, IA 52411-6634)  
516356179 ##+Loyola University, 6363 St. Charles Avenue, Campus Box 216, New Orleans, LA 70118-6143  
516356191 ##The Duggins Law Firm, 1011 Julia Street, New Orleans, LA 70113-1904

TOTALS: 0, \* 6, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 22, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedpne.com  
Robert Saul Molnar on behalf of Debtor Robert W. Jackson molnarrs@aol.com  
Robert Saul Molnar on behalf of Joint Debtor Theresa A. Jackson molnarrs@aol.com

TOTAL: 6